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JONES AND ASKEW LLP				ART UNIT	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No. 09/298,417

Applicant(s)

icant(s)

HOLM-BLAGG, Lynn et al

Examiner

Jim Calve

	The MAILING DATE of this communication appears	on the cover sheet with the correspondence address		
A SHO THE N - Exten aft - If the be - If NO co - Failur - Any r	ter SIX (6) MONTHS from the mailing date of this communication period for reply specified above is less than thirty (30) days considered timely. period for reply is specified above, the maximum statutory period for reply is specified above, the maximum statutory period for reply within the set or extended period for reply will, by	FR 1.136 (a). In no event, however, may a reply be timely filed		
Status				
1) 💢	Responsive to communication(s) filed on Apr 23, 1	999		
2a) □	This action is FINAL . 2b) 🔀 This act	ion is non-final.		
3) 🗆	Since this application is in condition for allowance closed in accordance with the practice under Ex pa	except for formal matters, prosecution as to the merits is rte Quayle, 1935 C.D. 11; 453 O.G. 213.		
Disposi	tion of Claims			
4) 💢	Claim(s) <u>1-61</u>	is/are pending in the application.		
4	la) Of the above, claim(s)	is/are withdrawn from consideration.		
5) 🗆	Claim(s)	is/are allowed.		
6) 🗆	Claim(s)	is/are rejected.		
7) 🗆	Claim(s)	is/are objected to.		
8) 💢	Claims <u>1-61</u>	are subject to restriction and/or election requirement.		
Applica	tion Papers			
9) 🗆	The specification is objected to by the Examiner.			
10)□	The drawing(s) filed on is/are			
11)□	The proposed drawing correction filed on	is: a) □ approved b) □ disapproved.		
12)	The oath or declaration is objected to by the Exam	iner.		
13)□ a)□	under 35 U.S.C. § 119 Acknowledgement is made of a claim for foreign p □ All b)□ Some* c)□ None of: 1.□ Certified copies of the priority documents have 2.□ Certified copies of the priority documents have 3.□ Copies of the certified copies of the priority description of the priority description of the priority description of the priority description.	ve been received. ve been received in Application No locuments have been received in this National Stage		
	ee the attached detailed Office action for a list of th	e certified copies not received.		
14)∐	Acknowledgement is made of a claim for domestic	: priority under 35 U.S.C. 9 119(e).		
Attachm	nent(s)			
15) Notice of References Cited (PTO-892)		8) Interview Summary (PTO-413) Paper No(s).		
, ,	otice of Draftsperson's Patent Drawing Review (PTO-948)	19) Notice of Informal Patent Application (PTO-152)		
17) 📘 lr	nformation Disclosure Statement(s) (PTO-1449) Paper No(s).	20) Uther:		

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DETAILED ACTION

Election/Restriction

- 1. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - Claims 1-8, drawn to a method of authorizing financial transactions, classified in class 705, subclass 44.
 - II. Claims 9-22, drawn to a method of applying a group payment to a group, classified in class 705, subclass 34.
 - III. Claims 23-29, drawn to a method of pooling reward points, classified in class 705, subclass 40.
 - IV. Claims 30-32, drawn to a method of redeeming group reward points, classified in class 705, subclass 14.
 - V. Claims 33-35, drawn to a method of chasing reward points, classified in class 705, subclass 14.
 - VI. Claims 36-38, drawn to a method of updating a plurality of financial records, classified in class 705, subclass 38.
 - VII. Claims 39-44, drawn to a method of identifying accounts associated with a group, classified in class 705, subclass 35.
 - VIII. Claims 45-49, drawn to a method of providing data for a group statement, classified in class 705, subclass 38.

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IX. Claims 50-52, drawn to a method of identifying intended statement data recipients, classified in class 705, subclass 35.

- X. Claims 53-57, drawn to a method of identifying an intended recipient of a cardholder communication, classified in class 705, subclass 35.
- XI. Claims 58 and 59, drawn to a method of creating a group communication that includes information about a plurality of selected accounts of the group, classified in class 705, subclass 35.
- XII. Claims 60 and 61, drawn to a method of merging cardholder communications that provide information about accounts of a member group, classified in class 705, subclass 35.
- 2. The inventions are distinct, each from the other because of the following reasons:

 Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. See MPEP § 806.05(d).
- 3. Inventions I and III are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately

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usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. See MPEP § 806.05(d).

- 4. Inventions I and IV are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. See MPEP § 806.05(d).
- 5. Inventions I and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention V has separate utility such as providing a method

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of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

- 6. Inventions I and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).
- 7. Inventions I and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

- 8. Inventions I and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).
- 9. Inventions I and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).
- 10. Inventions I and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of

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authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

- 11. Inventions I and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).
- 12. Inventions I and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a

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member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

- 13. Inventions II and III are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. See MPEP § 806.05(d).
- 14. Inventions II and IV are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. See MPEP § 806.05(d).

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15. Inventions II and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

- 16. Inventions II and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).
- 17. Inventions II and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group

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payment and determining which accounts are credited. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

- 18. Inventions II and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).
- 19. Inventions II and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether

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payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

- 20. Inventions II and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).
- 21. Inventions II and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

- 22. Inventions II and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).
- 23. Inventions III and IV are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. See MPEP § 806.05(d).
- 24. Inventions III and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately

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usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

- 25. Inventions III and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).
- 26. Inventions III and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled.

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Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

- 27. Inventions III and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).
- 28. Inventions III and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the

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dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

- 29. Inventions III and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).
- 30. Inventions III and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

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- 31. Inventions III and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).
- 32. Inventions IV and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

- 33. Inventions IV and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).
- 34. Inventions IV and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).
- 35. Inventions IV and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be

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separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

- 36. Inventions IV and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).
- 37. Inventions IV and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a

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method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

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- 38. Inventions IV and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).
- 39. Inventions IV and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points

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maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

- 40. Inventions V and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).
- 41. Inventions V and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account

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that supports chasing. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

- 42. Inventions V and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).
- 43. Inventions V and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent

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account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

- 44. Inventions V and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).
- 45. Inventions V and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

- 46. Inventions V and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).
- 47. Inventions VI and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

- 48. Inventions VI and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).
- 49. Inventions VI and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).
- 50. Inventions VI and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a

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method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

- 51. Inventions VI and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).
- 52. Inventions VI and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group

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master data. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

- 53. Inventions VII and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).
- 54. Inventions VII and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent

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account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

- 55. Inventions VII and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).
- 56. Inventions VII and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected

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accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

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- 57. Inventions VII and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).
- 58. Inventions VIII and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine

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whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

- 59. Inventions VIII and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).
- 60. Inventions VIII and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

- 61. Inventions VIII and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).
- 62. Inventions IX and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).
- 63. Inventions IX and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be

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separately usable. In the instant case, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

64. Inventions IX and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

- 65. Inventions X and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).
- 66. Inventions X and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).
- 67. Inventions XI and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be

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separately usable. In the instant case, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

- 68. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art as shown by their different classification, and because these inventions are distinct for the reasons given above and the search required for any of Groups I-XII is not required for any of the other of Groups I-XII, restriction for examination purposes as indicated is proper.
- 69. A telephone call was made to Ms. Brenda Ozaki Holmes on June 1, 2001 to request an oral election to the above restriction requirement, but did not result in an election being made.

Applicant is advised that the reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

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70. Applicant is reminded that upon the cancellation of claims to a non-elected invention, the

inventorship must be amended in compliance with 37 CFR 1.48(b) if one or more of the currently

named inventors is no longer an inventor of at least one claim remaining in the application. Any

amendment of inventorship must be accompanied by a petition under 37 CFR 1.48(b) and by the

fee required under 37 CFR 1.17(i).

Any inquiry concerning this communication or earlier communications from the examiner 71.

should be directed to Jim Calve, whose telephone number is (703) 308-1884. The examiner can

be reached on Monday through Friday from 6:45 am to 6:45 pm. If the examiner is unavailable,

the examiner's supervisor, Vincent Millin, may be reached at 703-308-1065. The fax number of

the organization is 703-308-9051/9052. Any inquiry of a general nature should be directed to the

receptionist at 703-305-3900.

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JPC

June 4, 2001

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